



FACT SHEET #160 December 2014

CLAIMING UNEMPLOYMENT BENEFITS IN MICHIGAN

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work.

Filing for and Receiving Benefits: Michigan's 4-Step Process

A claim for unemployment benefits begins the week it is filed. Therefore, you should file your claim for during your first week of unemployment.

STEP 1: File a Claim

Information Needed to File A Claim:

1. Your social security number,
2. Your state issued driver's license or ID card number or your MARVIN PIN (if you have one),
3. The names and addresses of employers you worked for during the past 18 months along with your quarterly gross earnings,
4. The last date of employment with each employer.
5. Your most recent employer's Unemployment Insurance Agency (UIA) account number or Federal ID number (especially if you have **not** filed a claim within the last three years or have been employed for less than six months). Depending on your situation, knowing the account number may speed up the processing of your claim (*UIA Administrative Rule 421.204(3)(a) requires the employer's UIA account number be given to employees and the employer's Federal ID number appears on your annual W-2 form*).
6. If you are **not** a U.S. citizen or national, you will need your Alien Registration number and the expiration date of your work authorization.

For a detailed worksheet of what you need to file a claim, visit UIA's website, click on the "FORMS" option from the upper left menu, and select [Form UIA 1538 - What You Need To File An Unemployment Claim](#).

There are two ways in which to file a new claim or re-open an existing claim:

1. Michigan Web Account Manager (MiWAM) – Visit the UIA website at www.michigan.gov to file a claim and set up your online account anytime – 24 hours a day, seven days a week. Click on "Michigan Web Account Manager for Claimants and Employers" If you need a computer with Internet access, visit your local public library as most have computers with Internet connections available for public use.
2. Telephone – Call the UIA at 1-866-500-0017 to file your claim. When to call: When filing for unemployment benefits by phone, use the schedule below, which is based on the last four digits of your Social Security Number.

Time	Mon	Tues	Wed	Thurs & Fri
8:00 a.m. – 12:00 p.m.	00-15	34-48	67-81	Open call-in
12:30 p.m. – 4:30 p.m.	16-33	49-66	82-99	Open call-in

When you apply for benefits, you can choose to receive your benefits through either a debit card or by direct deposit to your bank account. Once the claim is successfully entered online or by phone, you will be given a confirmation number.

STEP 2: Register for Work

After the claim is filed, applicants must register for work to be eligible for unemployment benefits. To register, you must create an account and profile with Pure Michigan Talent Connect no later than three business days before your first contact to report for benefits (see Step 4). Create your profile online at www.mitalent.org or by visiting a *Michigan Works!* Agency service (MWA) center. Even if you create your profile online, you must also report in person to an MWA service center to have your profile validated. To locate the nearest *Michigan Works!* Agency office, please visit www.michiganworks.org.

STEP 3: Search for Work

The UIA requires all claimants who begin a claim for benefits after January 6, 2013, to conduct a sustained work search for each week they claim unemployment benefits. As a claimant, you must report your record of work search at least once a month using one of the following methods:

- Submit information online at www.michigan.gov/uia. Click on UIA Online Services for Unemployed Workers
- Submit form UIA 1583, *Monthly Record of Work Search*, via mail or fax
- Appear at a Michigan Works Agency location to file a work search form.

STEP 4: Report to MARVIN by Phone or Report Online to Receive Benefits

In order to receive your benefits, you must report biweekly by calling MARVIN at 1-866-638-3993 or report via your online web account. MARVIN is the Agency's automated benefit payment system. You will use MARVIN to certify that you are eligible for payment by answering eligibility questions, such as if you are able, available, and looking for work and whether or not you have earnings during the two-week period for which you are reporting. Contact MARVIN by phone on your appointed day and time (provided in your claimant handbook) on Monday through Wednesday during this week. If you are unable to contact MARVIN at your scheduled time, you can try again anytime from Thursday- Saturday between 7:00 AM and 8:00 PM.

You may report online through your MiWAM account 24 hours a day, Monday through Saturday at www.michigan.gov/uia. If you do not have a MiWAM account, sign up for one at www.michigan.gov/uia. Click on Michigan Web Account Manager for Claimants and Employers. For instructions on how to sign up for a MiWAM account, click on MiWAM Toolkit for Claimants.

Additional Information

Once you file your new claim, you will be mailed:

- A determination showing if you qualify based on the wages you have earned, the amount of weekly benefits and the number of weeks you may receive.
- If there is an eligibility issue with your claim, you will receive a separate notice
- A booklet with detailed information about your rights and responsibilities for unemployment benefits, unless you have chosen to view the booklet online. ***Please read this material carefully.***

Qualifying requirements – The UIA will look at your **standard base period** to determine if your wages qualify you for unemployment benefits. The standard base period includes the first four of the last five completed calendar quarters prior to when you filed your claim. The four calendar quarters in a year are: January – March; April – June; July – September; and October – December.

If you cannot qualify based on your standard base period, the UIA will consider your wages in the **“alternate” base period**, which is the four most recently completed calendar quarters.

There are two ways in which your wages may qualify you for unemployment benefits:

- “Regular” qualifying method: a) for benefit years beginning January 4, 2009, and after, you must have wages in at least two quarters in your base period. In one quarter, your wages must be at least \$2,871; and b) total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period. ($\$2,871 \times 1.5 = \$4,306.50$)

OR

- **Alternate Earnings Qualifier (AEQ):** (a) You must have wages in at least two quarters; and (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2014, the AEQ amount is **\$17,868** [$20 \times \893.44 (SAWW) = \$17,868].

Benefit Duration

State unemployment benefits are usually limited to a maximum of up to 20 weeks.

Benefit Amount

Your quarterly wages largely determine the amount of your unemployment benefits. The amount you receive in unemployment benefits is calculated by multiplying the highest amount of wages paid to you in any base period quarter by 4.1%. The UIA adds \$6 for each dependent you claim, up to five dependents. According to State law, a worker can receive no more than \$362 per week.

To determine how many weeks of benefits you may receive, UIA multiplies your total base period wages by 43%, and then divides that number by your weekly benefit amount. The claim, however, cannot be less than 14 weeks or more than 20.

Receiving unemployment benefits while working – In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-time, and your benefits will be reduced according to *how much you earn in the week for which you are claiming benefits*.

There are three basic principles that affect how much you can earn while receiving unemployment benefits: **(1)** if your wages are equal to or less than your weekly benefit amount, then your benefits are reduced by 40 cents for every dollar you earn; **(2)** if your wages exceed your weekly benefit amount, but are less than 1.6 times your benefit amount, then your total wages are subtracted from 1.6 times your weekly benefit amount; and **(3)** the combination of your weekly benefits and wages cannot exceed 1.6 times your weekly benefit amount.

A point to remember: The number of benefit weeks remaining on your claim will be reduced by one full week for each week you receive *any* benefit payment.

For more information -- For general information about unemployment benefits, visit our website at www.michigan.gov/uia. If you have a question or problem with your claim you can submit an inquiry online through your MiWAM account. You may also inquire about the claim by calling our toll-free customer service line at **1-866-500-0017**. For in-person assistance, you may visit one of UIA's 15 Problem Resolution Offices located throughout the state. Find a list of locations at www.michigan.gov/uia.

Employers with tax or benefit questions may call the Office of Employer Ombudsman (OEO) toll free at **1-855-484-2636** weekdays from 8:00 a.m. to 4:30 p.m.